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Attorney for Debtors
MICHAEL KALUA CHING AND SONIA
ROMAN

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF HAWAII

In re

MICHAEL KALUA CHING AND
SONIA ROMAN

Debtors.

Case No. 19-00989
(Chapter 7)

AMENDED SUMMARY OF ASSETS AND LIABILITIES;
AMENDED DEBTOR'S SCHEDULE F;
AMENDED CREDITOR'S MATRIX

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Kalua</u>	<u>Ching</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse, if filing)	<u>Sonia</u>		<u>Roman</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court - District of Hawaii			
Case number	<u>19-00989</u>		

Local Form H1009-1 (12/16)

Cover Sheet for Amendments

Part 1: Amendments (attach amended documents to this cover sheet)

Check all of the following that are being amended.

Schedules: ☐ A/B ☐ C ☐ G ☐ H ☐ I ☐ J

☐ Statement of Financial Affairs

☐ Chapter 7 Statement of Intention

☐ Chapter 7 Statement of Current Monthly Income (122A-1)

☐ Chapter 7 Means Test Calculation (122A-2)

☐ Chapter 13 Statement of Current Monthly Income (122C-1) and Calculation of Disposable Income (122C-2)

☒ Other: AMENDED SUMMARY OF ASSETS & LIABILITIES; AMENDED CREDITOR'S MATRIX

Amendments requiring \$31 filing fee

Schedules: ☐ D ☒ E/F

☐ Creditor List – no fee required for amended list if:

- only updating an address or
- only adding a creditor's attorney

Part 2: Declaration

Under penalty of perjury, the undersigned declares that I have read the documents filed with this declaration and that they are true and correct. *[If filing electronically through ECF, a Declaration re: Electronic Filing with original signatures must be submitted on paper not later than 7 days after filing the amendments.]*

/s/

Debtor 1

/s/

Debtor 2

Dated: September 13, 2019

Dated: September 13, 2019

Part 3: Certificate of Service (attach a list of names and addresses where notice was sent)

The undersigned certifies:

☐ Notice of the amendments has been served on all creditors and parties in interest on the attached service list. (If exemptions or exemption amounts have been amended, a copy of Schedule C has been served on all creditors and parties in interest.)

☐ A copy of the Notice of Bankruptcy Case, Meeting of Creditors, & Deadlines has been served on the additional creditors and parties in interest identified on the attached service list.

Dated: _____

/s/ _____

Fill in this information to identify your case:

Debtor 1 **Michael Kalua Ching**
First Name Middle Name Last Name

Debtor 2 **Sonia Roman**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF HAWAII**

Case number **19-00989**
(if known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 640,200.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 15,744.66
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 655,944.66

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 741,257.18
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 599,570.54
Your total liabilities	\$ 1,340,827.72

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 7,362.00
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 8,261.77

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **2,338.75**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

Fill in this information to identify your case:

Debtor 1 **Michael Kalua Ching**
First Name Middle Name Last Name

Debtor 2 **Sonia Roman**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF HAWAII**

Case number **19-00989**
(if known)

☒ Check if this is an amended filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☒ No. Go to Part 2.
- ☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	Altres Nonpriority Creditor's Name 967 Kapiolani Boulevard Honolulu, HI 96814 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? 9/24/2018 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Promissory Note
		\$10,993.95

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

4.2

American Savings Bank

Nonpriority Creditor's Name

P.O. Box 2300

Honolulu, HI 96804

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7782**

\$20,409.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3

American Savings Bank

Nonpriority Creditor's Name

P.O. Box 2300

Honolulu, HI 96804

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **9017**

\$7,456.95

When was the debt incurred? **06/22/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.4

AMEX

Nonpriority Creditor's Name

P.O. Box 360002

Fort Lauderdale, FL 33336

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **1006**

\$56,883.00

When was the debt incurred? **06/01/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Business Debt**

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

4.5

AMEX

Nonpriority Creditor's Name

P.O. Box 360002

Fort Lauderdale, FL 33336

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5003**

\$8,882.31

When was the debt incurred? **01/02/2002**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

4.6

Bank of Hawaii

Nonpriority Creditor's Name

P.O. Box 2715

Honolulu, HI 96803

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0327**

\$25,259.09

When was the debt incurred? **06/15/2015**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

4.7

Bank of the West

Nonpriority Creditor's Name

P.O. Box 4024

Alameda, CA 94501

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6478**

Unknown

When was the debt incurred? **09/24/2001**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **2016 Hurricane CC 19**

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

4.8

Central Pacific Bank

Nonpriority Creditor's Name

P.O. Box 30395

Honolulu, HI 96811

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6400**

\$5,948.67

When was the debt incurred? **10/21/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

4.9

Chase Cards

Nonpriority Creditor's Name

P.O. Box 15298

Palatine, IL 60094

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5194**

\$75,680.00

When was the debt incurred? **05/06/2006**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business Debt**

4.1
0

Chase Cards

Nonpriority Creditor's Name

P.O. Box 15298

Palatine, IL 60094

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3069**

\$13,207.15

When was the debt incurred? **11/01/2004**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

4.1
1

Citi Cards

Nonpriority Creditor's Name

P.O. Box 8034

South Hackensack, NJ 07606

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6045**

\$5,014.00

When was the debt incurred? **02/24/2010**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.1
2

Citicards

Nonpriority Creditor's Name

P.O. Box 8034

South Hackensack, NJ 07606

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5138**

\$51,480.00

When was the debt incurred? **09/08/2006**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business Debt**

4.1
3

Costco Visa

Nonpriority Creditor's Name

P.O. Box 78019

Phoenix, AZ 85062

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3425**

\$123,946.40

When was the debt incurred? **01/02/2014**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business Debt**

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

4.1
4

Department of Human Services

Nonpriority Creditor's Name

FMO/Accounting/CRS

P.O. Box 4147

Honolulu, HI 96812-4147

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4558**

\$2,059.00

When was the debt incurred? **July 2019**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

4.1
5

Discover Card

Nonpriority Creditor's Name

P.O. Box 30395

Salt Lake City, UT 84130

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8831**

\$38,613.00

When was the debt incurred? **02/25/1999**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business Debt**

4.1
6

Discover Card

Nonpriority Creditor's Name

P.O. Box 30395

Salt Lake City, UT 84130

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8278**

\$15,892.17

When was the debt incurred? **08/03/2007**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

4.1
7

Hawaii Receivables Managment

Nonpriority Creditor's Name

**970 N. Kalaheo Avenue, Suite C110
Kailua, HI 96734**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **\$132,209.20**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Business Debt**

4.1
8

MB Financial Services

Nonpriority Creditor's Name

**P.O. Box 961
Roanoke, TX 76262**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2001** **\$5,636.65**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Vehicle Lease: 2015 MB C300W**

4.1
9

Yett Property Management

Nonpriority Creditor's Name

**c/o Denis Lee, Esq.
1164 Bishop Street, Suite #1201
Honolulu, HI 96813**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Personal Guarantee of Business Lease**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Michael Kalua Ching**
Debtor 2 **Sonia Roman**

Case number (if known) **19-00989**

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total claims from Part 2	6f. Student loans	6f.	\$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 599,570.54
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 599,570.54

Fill in this information to identify your case:

Debtor 1 Michael Kalua Ching
First Name Middle Name Last Name

Debtor 2 Sonia Roman
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF HAWAII

Case number 19-00989
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael Kalua Ching
Michael Kalua Ching
Signature of Debtor 1

Date September 13, 2019

X /s/ Sonia Roman
Sonia Roman
Signature of Debtor 2

Date September 13, 2019

**United States Bankruptcy Court
District of Hawaii**

In re **Michael Kalua Ching
Sonia Roman**

Debtor(s)

Case No. **19-00989**

Chapter **7**

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 13, 2019**

/s/ Michael Kalua Ching

Michael Kalua Ching

Signature of Debtor

Date: **September 13, 2019**

/s/ Sonia Roman

Sonia Roman

Signature of Debtor

Altres
967 Kapiolani Boulevard
Honolulu, HI 96814

American Savings Bank
1001 Bishop Street
Honolulu, HI 96813

American Savings Bank
P.O. Box 2300
Honolulu, HI 96804

AMEX
P.O. Box 360002
Fort Lauderdale, FL 33336

Bank of Hawaii
P.O. Box 2715
Honolulu, HI 96803

Bank of the West
P.O. Box 4024
Alameda, CA 94501

Central Pacific Bank
P.O. Box 30395
Honolulu, HI 96811

Chase Cards
P.O. Box 15298
Palatine, IL 60094

Citicards
P.O. Box 8034
South Hackensack, NJ 07606

Costco Visa
P.O. Box 78019
Phoenix, AZ 85062

Department of Human Services
FMO/Accounting/CRS
P.O. Box 4147
Honolulu, HI 96812-4147

Discover Card
P.O. Box 30395
Salt Lake City, UT 84130

First Foundation Bank
Two Waterfront Plaza
500 Ala Moana Blvd., #2A
Honolulu, HI 96813

Hawaii Gourmet Cookies, Inc.
91-110 Hanua Street, #313
Kapolei, HI 96707

Hawaii Receivables Managment
970 N. Kalaheo Avenue, Suite C110
Kailua, HI 96734

MB Financial Services
P.O. Box 961
Roanoke, TX 76262

Office of Hawaiian Affairs
560 N. Nimitz Hwy., #200
Honolulu, HI 96817

Wells Fargo Home Mortgage
P.O. Box 51120
Los Angeles, CA 90051

Yett Property Management
c/o Denis Lee, Esq.
1164 Bishop Street, Suite #1201
Honolulu, HI 96813